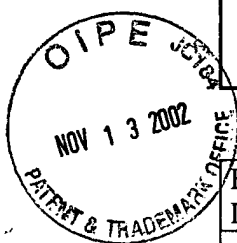


Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. NEXTP002 Application No.: 09/185,878 Inventor LENT, et al Group 2161 Filing Date November 3, 1998
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Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- Class	Filing Date
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	D						
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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub- class	Translation	
							Yes	No
	L							
	M							
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	O							
	P							

Other Documents

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	R	Anon, "Regulation Z Commentary Amendments, Retail Banking Digest, Vol 15, No. 2, pg 17-18, March-April 1995.
	S	Anon, San Diego Savings Association Offers Customers No-Fee Visa Product, Card News, Feb. 29, 1988
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Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.